



Order Filed on May 1, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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as servicing agent for Toyota Lease Trust*

In re:

Ann W. Chan

aka Ann Wan Wah Chan

aka Ann Chan

Debtor.

Chapter: 13

Case No.: 23-20416-CMG

Hearing Date: May 1, 2024

Judge Christine M. Gravelle

**CONSENT ORDER RESOLVING MOTION FOR
RELIEF FROM THE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: May 1, 2024

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtor: Ann W. Chan
Case No.: 23-20416-CMG
Caption of Order: **CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM
THE AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion for Relief from the Automatic Stay and Co-Debtor Stay (“Motion”) filed by American Honda Finance Corporation as servicing agent for Honda Lease Trust (“Creditor”), whereas the post-petition arrearage amount was \$1,620.00 of April 30, 2024, and whereas Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2022 Honda CR-V; VIN: 7FARW2H55NE034529** provided that the Debtor complies with the following:

- a. On or before **May 7, 2024**, the Debtor shall make a lump sum payment in the amount of \$500.00 directly to Creditor;
 - b. Beginning on or before **May 9, 2024** and continuing for six (6) consecutive months on or before the 9th day of each subsequent month, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$1,120.00 by **making five (5) monthly payments in the amount of \$190.00 each and one (1) monthly payment in the amount of \$170.00** directly to Creditor; and
 - c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **May 9, 2024** payment.
2. All payments due hereunder shall be sent directly to the Creditor at the following address: **American Honda Finance Corporation, P.O. Box 168088, Irving, Texas 75016-8088.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$199.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Daniel E. Straffi
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